



United States Courts
Southern District of Texas
FILED

July 07, 2022

Nathan Ochsner, Clerk of Court

UNITED STATES DISTRICT COURT

FOR THE CENTRAL DISTRICT OF CALIFORNIA

March 2022 Grand Jury

UNITED STATES OF AMERICA,

CR 5:22-cr-00150-JGB

Plaintiff,

I N D I C T M E N T

v.

[18 U.S.C. § 1349: Conspiracy to Commit Mail Fraud in Relation to Benefits Connected to Presentially Declared Emergency; 18 U.S.C. § 1341: Mail Fraud in Relation to Benefits Connected to Presentially Declared Emergency; 18 U.S.C. § 1028A(a)(1): Aggravated Identity Theft; 18 U.S.C. § 982: Criminal Forfeiture]

ROBERT CAMPBELL, JR.,
aka "Jacques,"
REGGINAY TATE,
aka "Reggie,"
SHELBI DUPREE,
GREG HENDERSON,
BRANDON GULLY,
SIMONE GUERINGER,
DILLON ROBERTS, and
KEITH BURNS,

Defendants.

4:22-mj-1516

The Grand Jury charges:

COUNT ONE

[18 U.S.C. § 1349]

[ALL DEFENDANTS]

A. INTRODUCTORY ALLEGATIONS

At times relevant to this Indictment:

1 1. The California Employment Development Department ("EDD")
2 administered unemployment insurance ("UI") benefits for residents of
3 California, including Pandemic Unemployment Assistance benefits to
4 individuals who were unemployed because of the COVID-19 pandemic
5 ("pandemic benefits").

6 2. On March 13, 2020, the President of the United States
7 declared COVID-19 an emergency under the Robert T. Stafford Disaster
8 Relief and Emergency Assistance Act. As a result, Congress passed
9 the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act"),
10 which the President signed into law on March 27, 2020.

11 3. The CARES Act established a new program -- Pandemic
12 Unemployment Assistance ("PUA") -- to provide UI benefits during the
13 COVID-19 pandemic to people who did not qualify for regular UI
14 benefits, including business owners, self-employed workers,
15 independent contractors, and those with a limited work history, who
16 were out of business or had significantly reduced their services as a
17 direct result of the pandemic. UI benefits provided under the PUA
18 program were sometimes referred to as PUA benefits.

19 4. Under the PUA provisions of the CARES Act, a person who was
20 a business owner, self-employed worker, independent contractor, or
21 gig worker could qualify for PUA benefits administered by EDD if
22 he/she previously performed such work in California and was
23 unemployed, partially unemployed, unable to work, or unavailable to
24 work due to a COVID-19-related reason.

25 5. A UI claimant could usually collect 26 weeks of regular
26 state UI benefits. The CARES Act provided for additional Pandemic
27 Emergency Unemployment Compensation ("PEUC"), which provided up to 13
28 weeks of additional payments, for a total of 39 weeks of benefits.

1 PEUC was available to persons who were fully or partially unemployed
2 at any time between from March 29, 2020 through December 26, 2020.
3 Persons with a regular UI claim, a PUA claim or a PEUC extension
4 filed between March 29, 2020 and July 25, 2020, also received Federal
5 Pandemic Unemployment Compensation ("FPUC"), which provided an extra
6 \$600 per week.

7 6. On August 8, 2020, after FPUC expired, the President signed
8 a Presidential Memorandum authorizing FEMA to use disaster relief
9 funds pursuant to Section 408 of the Stafford Act to provide
10 supplemental payments for lost wages to help ease the financial
11 burden on individuals who were unemployed as a result of COVID-19.
12 The "Lost Wages Assistance Program" ("LWAP") served as a temporary
13 measure to provide an additional \$300 per week via a total of \$44
14 billion in FEMA funds. The period of assistance for LWAP was August
15 1, 2020, to December 27, 2020, or termination of the program,
16 whichever was sooner.

17 7. To qualify for UI benefits, including pandemic benefits, a
18 California resident had to submit to EDD an application for the
19 benefits; provide EDD with personal identifying information ("PII"),
20 including the applicant's name, date of birth, and Social Security
21 Number; and certify to EDD under the penalties of perjury that the
22 COVID-19 pandemic had directly and adversely affected the applicant's
23 employment.

24 8. Persons applying for PUA benefits did not need to submit
25 any supporting documents to EDD with their applications. Claimants
26 reported their total income for the 2019 calendar year on the
27 application. The stated income was used to calculate the benefits to
28 be paid, which were at least \$167 per week.

1 9. Individuals who were employed, retired, or incarcerated
2 were not eligible for UI benefits, including pandemic benefits.

3 10. Individuals whose claims were not based on California
4 employment or residence were not eligible for California UI benefits.

5 11. Applications for UI benefits, including pandemic benefits,
6 could be submitted to EDD online. An individual who applied online
7 for benefits would provide EDD with an email address ("account email
8 address") in addition to the applicant's physical mailing address
9 ("account mailing address").

10 12. After a person submitted an application for UI benefits,
11 including pandemic benefits, EDD would transmit an email to the
12 account email address confirming the submission of the application
13 and, thereafter, would send correspondence related to the application
14 and the UI benefits, including pandemic benefits, to the account
15 email address.

16 13. Once approved for pandemic benefits, the recipient of the
17 benefits would be required to periodically recertify under the
18 penalties of perjury that, among other things, the recipient was
19 unemployed due to the COVID-19 pandemic and therefore remained
20 eligible to receive pandemic benefits.

21 14. Once EDD approved the application and granted pandemic
22 benefits to the applicant, EDD would create a debit account ("EDD
23 debit account") with Bank of America, NA ("Bank of America" or
24 "BofA"). A debit card linked to the EDD debit account would then be
25 mailed to the account mailing address.

26 15. EDD would deposit UI benefits, including pandemic benefits,
27 to the EDD debit account. The debit card could then be used to
28 withdraw the benefits from the EDD debit account using automated

1 teller machines ("ATMs"), including ATMs that Bank of America, Wells
2 Fargo Bank, NA ("Wells Fargo"), and JPMorgan Chase Bank, NA ("Chase")
3 operated.

4 B. OBJECT OF THE CONSPIRACY

5 16. Beginning no later than in or around March 2020 and
6 continuing through at least in or around July 2021, in Los Angeles,
7 Riverside, and San Bernardino Counties, within the Central District
8 of California, and elsewhere, defendants ROBERT CAMPBELL, JR., also
9 known as ("aka") "Jacques," REGGINAY TATE, aka "Reggie," SHELBI
10 DUPREE, GREG HENDERSON, BRANDON GULLY, SIMONE GUERINGER, DILLON
11 ROBERTS, and KEITH BURNS conspired with one another, and with others
12 known and unknown to the Grand Jury, to commit mail fraud in relation
13 to and involving benefits authorized, transported, transmitted,
14 transferred, disbursed, and paid in connection with a presidentially
15 declared major disaster and emergency, namely, the COVID-19 pandemic,
16 in violation of Title 18, United States Code, Section 1341.

17 C. MANNER AND MEANS OF THE CONSPIRACY

18 17. The object of the conspiracy was carried out, and was to be
19 carried out, in substance, as follows:

20 a. Defendants CAMPBELL, TATE, DUPREE, HENDERSON, GULLY,
21 GUERINGER, and ROBERTS, and others known and unknown to the Grand
22 Jury, would acquire the PII, such as the names, dates of birth, and
23 Social Security Numbers, of individuals ineligible for UI benefits
24 and pandemic benefits based on their residency, employment history,
25 and incarceration status.

26 b. In some instances, to solicit the PII of potential EDD
27 claimants and to gain their trust, defendant TATE would brandish a
28 false credential purporting to establish her employment with EDD and

1 falsely claim to be offering assistance to claimants in that capacity
2 in filing PUA claims.

3 c. Defendants CAMPBELL, TATE, DUPREE, HENDERSON, GULLY,
4 GUERINGER, and ROBERTS, and others known and unknown to the Grand
5 Jury, would exchange other individuals' PII over electronic messaging
6 services, including WhatsApp.

7 d. To induce BofA to issue debit cards on behalf of EDD
8 and cause them to be mailed, defendant CAMPBELL, and others known and
9 unknown to the Grand Jury, would make fraudulent online applications
10 to EDD for UI benefits, including pandemic benefits funded by LWAP,
11 in the names of those individuals (the "fraudulent EDD
12 applications"). The fraudulent EDD applications would generally:

13 i. falsely state claimants' prior annual income by
14 asserting an annual income of \$42,000 for all claimants regardless of
15 their actual income;

16 ii. falsely state that the named claimants were
17 "Unemployed Self-employed Individual[s]" whose employment was
18 negatively affected because "Salons and barbershops closed due to
19 covid19," when, in truth, the claimants had not worked in salons or
20 barbershops, nor had their employment status been altered by the
21 closure of salons or barbershops; and

22 iii. falsely state claimants' mailing addresses by
23 replacing claimants' true mailing addresses with mailing addresses
24 associated with locations chosen and controlled by defendants
25 CAMPBELL, TATE, DUPREE, GULLY, GUERINGER, and BURNS.

26 e. Defendants CAMPBELL, TATE, ROBERTS, and BURNS would
27 use the BofA debit cards issued in the names of other claimants in
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1 response to the fraudulent EDD applications to withdraw funds at
2 ATMs.

3 f. Defendants ROBERTS and BURNS, along with others known
4 and unknown to the Grand Jury, arranged for PUA benefits to be
5 disbursed to claimants living outside California, including in Texas,
6 by causing some of the fraudulent EDD applications to falsely state
7 California addresses for such claimants and by causing BofA PUA ATM
8 cards to be mailed to a Texas address controlled by defendant BURNS.

9 18. Through their conspiracy, defendants CAMPBELL, TATE,
10 DUPREE, HENDERSON, GULLY, GUERINGER, ROBERTS, and BURNS, and their
11 co-conspirators, caused approximately 174 fraudulent applications for
12 PUA benefits to be filed with EDD, resulting in at least
13 approximately 125 fraudulent PUA claims being paid to approximately
14 116 unique claimants, causing losses of approximately \$2,091,436.

15 D. OVERT ACTS

16 19. In furtherance of the conspiracy, and to accomplish its
17 object, defendants CAMPBELL, TATE, DUPREE, HENDERSON, GULLY,
18 GUERINGER, ROBERTS, and BURNS, and others known and unknown to the
19 Grand Jury, committed and willfully caused others to commit, on or
20 about the dates set forth below, the following overt acts, among
21 others, within the Central District of California, and elsewhere:

22 Overt Act No. 1: On July 2, 2020, defendant CAMPBELL, from
23 his home in Corona, California, caused an online UI application to be
24 filed with EDD in the name of victim-claimant A.W. that: (1) falsely
25 listed CAMPBELL's mailing address in the place of victim A.W.'s out-
26 of-state mailing address; (2) falsely stated that victim A.W. had an
27 annual income of \$42,000; and (3) falsely stated that victim A.W. was
28 unemployed because "salons and barbershops closed due to covid19."

1 Overt Act No. 2: On July 2, 2020, in an electronic
2 communication, defendant TATE sent defendant CAMPBELL a message
3 containing victim-claimant D.L.'s Social Security Number and
4 birthdate.

5 Overt Act No. 3: On July 2, 2020, defendant CAMPBELL, from
6 his home in Corona, California, caused an online UI application to be
7 filed with EDD in the name of victim-claimant D.L. that: (1) listed a
8 false mailing address for victim-claimant D.L.; (2) falsely stated
9 that victim-claimant D.L. had an annual income of \$42,000; and (3)
10 falsely stated that victim-claimant D.L. was unemployed because
11 "salons and barbershops closed due to covid19."

12 Overt Act No. 4: On July 15, 2020, in an electronic
13 communication, defendant HENDERSON sent defendant CAMPBELL a message
14 containing the PII (including the name, Social Security Number, and
15 birthdate) of L.J.H.

16 Overt Act No. 5: On August 7, 2020, in an electronic
17 communication, defendant HENDERSON sent defendant CAMPBELL a message
18 containing the PII (including the name, Social Security Number, and
19 birthdate) of R.S.F.

20 Overt Act No. 6: On August 13, 2020, in an electronic
21 communication, defendant ROBERTS sent defendant CAMPBELL a message
22 containing the PII (including the name and Social Security Number) of
23 Oregon resident M.R.R.

24 Overt Act No. 7: On August 14, 2020, defendant CAMPBELL, from
25 his home in Corona, California, caused an online UI application to be
26 filed with EDD in the name of Oregon resident M.R.R. that:
27 (1) falsely stated M.R.R.'s mailing address; (2) falsely stated that
28 M.R.R. had an annual income of \$42,000; and (3) falsely stated that

1 M.R.R. was unemployed because "salons and barbershops closed due to
2 covid19."

3 Overt Act No. 8: On August 20, 2020, in an electronic
4 communication, defendant ROBERTS sent defendant CAMPBELL a message
5 containing the PII (including the name, birthdate, and Social
6 Security Number) of claimant R.J., a Texas resident.

7 Overt Act No. 9: On August 20, 2020, in an electronic
8 communication, defendant DUPREE sent defendant CAMPBELL a message
9 containing the PII (including the Social Security Number and
10 birthdate) of J.H., a Texas resident.

11 Overt Act No. 10: On August 21, 2020, in an electronic
12 communication, defendant CAMPBELL sent defendant DUPREE a message
13 containing an online EDD "confirmation" that the claim made on behalf
14 of J.H. had been "filed."

15 Overt Act No. 11: On August 23, 2020, in an electronic
16 communication, defendant CAMPBELL sent defendant ROBERTS a message
17 confirming that defendant CAMPBELL had filed an online UI application
18 with EDD in the name of defendant BURNS, which application: (1)
19 fraudulently replaced defendant BURNS's true Texas mailing address
20 with defendant GULLY's California mailing address; (2) falsely stated
21 that defendant BURNS had an annual income of \$42,000 derived from his
22 "usual occupation" as a "barber"; and (3) falsely stated that
23 defendant BURNS but was unemployed because "salons and barbershops
24 closed due to covid19."

25 Overt Act No. 12: On August 31, 2020, in an electronic
26 communication, defendant CAMPBELL sent defendant GUERINGER a message
27 confirming that CAMPBELL had filed an online UI application with EDD
28 in the name of claimant K.B., which application: (1) stated a false
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1 mailing address for K.B.; (2) falsely stated that K.B. had an annual
2 income of \$42,000; and (3) falsely stated that K.B. was unemployed
3 because "salons and barbershops closed due to covid19."

4 Overt Act No. 13: On September 2, 2020, in a series of
5 electronic communications, defendants CAMPBELL and GUERRINGER
6 discussed passwords for the online EDD profiles of claimants K.B. and
7 D.W., as well as the false listing of a coconspirator's mailing
8 address on both claimants' applications.

9 Overt Act No. 14: On September 3, 2020, in a series of
10 electronic communications, defendant GULLY sent defendant CAMPBELL a
11 message containing the PII (including the name, Social Security
12 Number, and birthdate) of victim M.S.S. for the purpose of causing a
13 fraudulent EDD claim to be filed in M.S.S.'s name and remarked, "Aye
14 my BM ["baby mama"] is ah savage she got ah homeless man info," to
15 which defendant CAMPBELL responded, "Hell yeah!!!!"

16 Overt Act No. 15: On September 4, 2020, in an electronic
17 communication, defendant CAMPBELL sent defendant GULLY the last four
18 digits of defendant BURNS's Social Security Number in response to a
19 request from defendant GULLY.

20 Overt Act No. 16: On October 16, 2020, defendant BURNS used a
21 BofA EDD benefits ATM card in the name of incarcerated Texas claimant
22 A.I. to withdraw \$1,000 in cash at a BofA ATM in Humble, Texas.

23 Overt Act No. 17: On January 11, 2021, in a series of
24 electronic communications, defendant DUPREE notified defendant
25 CAMPBELL that defendant DUPREE was required, in connection with a
26 fraudulent EDD application, to "sign in to something and . . .
27 verify [sic] your identity," to which defendant CAMPBELL responded,
28 "My homeboy said try Colorado cause they not doing that verify shit

1 and it's a sanction [sic] state so you can have the card delivered
2 anywhere."

3 Overt Act No. 18: On January 11, 2021, in a series of
4 electronic communications, defendant DUPREE informed defendant
5 CAMPBELL that the individuals whose PII defendant DUPREE was using to
6 submit UI claims were unaware of defendant DUPREE's use of their PII,
7 to which defendant CAMPBELL responded, "Lol you're a fucking crook."
8 Defendant DUPREE responded, "Lol haha."

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1 COUNTS TWO THROUGH SEVEN

2 [18 U.S.C. §§ 1341, 2(a)]

3 [ALL DEFENDANTS]

4 20. The Grand Jury realleges paragraphs 1 through 15 and 17 and
5 18 of this Indictment here.

6 A. THE SCHEME TO DEFRAUD

7 21. Beginning no later than in or around March 2020 and
8 continuing through at least in or around July 2021, in Los Angeles,
9 Riverside, and San Bernardino Counties, within the Central District
10 of California, and elsewhere, defendants ROBERT CAMPBELL, JR., also
11 known as ("aka") "Jacques," REGJINAY TATE, aka "Reggie," SHELBI
12 DUPREE, GREG HENDERSON, BRANDON GULLY, SIMONE GUERINGER, DILLON
13 ROBERTS, and KEITH BURNS, together with others known and unknown to
14 the Grand Jury, each aiding and abetting the other, knowingly and
15 with intent to defraud, devised, participated in, and executed a
16 scheme to defraud EDD and the United States Treasury as to material
17 matters, and to obtain money and property from EDD and the United
18 States Treasury, namely, approximately \$2,113,966 in UI benefits,
19 including PUA benefits and benefits funded by the LWAP, by means of
20 material false and fraudulent pretenses, representations, and
21 promises in relation to and involving a benefit authorized,
22 transported, transmitted, transferred, disbursed, and paid in
23 connection with a presidentially declared major disaster and
24 emergency.

25 22. The fraudulent scheme operated, in substance, as described
26 in paragraphs 17 and 18 of this Indictment.

1 B. USE OF THE MAILS

2 23. On or about the following dates, in Los Angeles, Riverside,
 3 and San Bernardino Counties, within the Central District of
 4 California, and elsewhere, the below-named defendants, together with
 5 others known and unknown to the Grand Jury, each aiding and abetting
 6 the other, for the purpose of executing the scheme to defraud
 7 described above, knowingly caused the following items to be delivered
 8 by the United States Postal Service and private and commercial
 9 interstate carrier, according to the directions thereon:

COUNT	DEFENDANTS	DATE	ITEM MAILED
TWO	CAMPBELL, TATE, and HENDERSON	7/6/2020	EDD debit card ending in 9219 in the name of victim- claimant A.W. mailed by FIS Corporation to 1068 Casandra Ln, Corona, CA 92879
THREE	CAMPBELL, TATE, and HENDERSON	7/16/2020	EDD debit card ending in 3274 in the name of victim- claimant D.L. mailed by FIS Corporation to 420 N McKinley St # 111-291, Corona, CA 92879
FOUR	CAMPBELL, TATE, HENDERSON, GULLY, GUERINGER, and ROBERTS	8/17/2020	EDD debit card ending in 1467 in the name of Oregon resident and claimant M.R.R. mailed by FIS Corporation to 709 N 7th St, Colton CA, 92324
FIVE	CAMPBELL, TATE DUPREE, HENDERSON, GULLY, GUERINGER, ROBERTS, and BURNS	8/24/2020	EDD debit card ending in 9998 in the name of claimant R.J. mailed by FIS Corporation to 767 La Loma Ln, Corona, CA 92879

COUNT	DEFENDANTS	DATE	ITEM MAILED
SIX	CAMPBELL, TATE DUPREE, HENDERSON, GULLY, GUERINGER, ROBERTS, and BURNS	8/28/2020	EDD debit card ending in 4345 in the name of defendant BURNS mailed by FIS Corporation to 709 N 7th St, Colton, CA 92324
SEVEN	CAMPBELL, TATE DUPREE, HENDERSON, GULLY, GUERINGER, ROBERTS, and BURNS	9/6/2020	EDD debit card ending in 6905 in the name of Texas resident and claimant J.H. mailed by FIS Corporation to 1261 W Rosecrans Ave Apt 235, Gardena CA, 90247

1 COUNTS EIGHT THROUGH FOURTEEN

2 [18 U.S.C. §§ 1028A(a)(1), 2(b)]

3 [ALL DEFENDANTS]

4 24. The Grand Jury realleges paragraphs 1 through 15 and 17 and
 5 18 of this Indictment here.

6 25. On or about the following dates, in Los Angeles, Riverside,
 7 and San Bernardino Counties, within the Central District of
 8 California, and elsewhere, the below-named defendants, together with
 9 others known and unknown to the Grand Jury, knowingly transferred,
 10 possessed, and used, and willfully caused to be transferred,
 11 possessed, and used, without lawful authority, means of
 12 identification that the below-named defendants knew belonged to other
 13 persons, namely, the names and Social Security Numbers of the
 14 individuals identified below, during and in relation to the offense
 15 of Conspiracy to Commit Mail Fraud, a felony violation of Title 18,
 16 United States Code, Section 1349, as charged in Count One of this
 17 Indictment.

COUNT	DEFENDANT(S)	DATE(S)	MEANS OF IDENTIFICATION
EIGHT	CAMPBELL and TATE	7/2/2020	Name and Social Security Number of victim-claimant D.L.
NINE	ROBERTS	8/13/2020-8/14/2020	Name and Social Security Number of claimant M.R.R.
TEN	DUPREE	8/20/2020-8/21/2020	Name and Social Security Number of claimant J.H.
ELEVEN	HENDERSON	7/15/2020	Name and Social Security Number of claimant L.J.H.
TWELVE	GULLY	9/3/2020	Name and Social Security Number of M.S.S.

COUNT	DEFENDANT (S)	DATE (S)	MEANS OF IDENTIFICATION
THIRTEEN	GUERINGER	8/29/2020- 8/31/2020	Name and Social Security Number of claimants K.B. and D.W.
FOURTEEN	BURNS	10/16/2020	Name of claimant A.I. on EDD debit Card.

1 FORFEITURE ALLEGATION

2 [18 U.S.C. § 982]

3 1. Pursuant to Rule 32.2(a) of the Federal Rules of Criminal
4 Procedure, notice is hereby given that the United States of America
5 will seek forfeiture as part of any sentence, pursuant to Title 18,
6 United States Code, Section 982(a)(2), in the event of any
7 defendant's conviction of the offenses set forth in any of Counts One
8 through Fourteen of this Indictment.

9 2. Any defendant so convicted shall forfeit to the United
10 States of America the following:

11 (a) All right, title and interest in any and all property,
12 real or personal, constituting, or derived from, any proceeds
13 obtained, directly or indirectly, as a result of the offense; and

14 (b) To the extent such property is not available for
15 forfeiture, a sum of money equal to the total value of the property
16 described in subparagraph (a).

17 3. Pursuant to Title 21, United States Code, Section 853(p),
18 as incorporated by Title 18, United States Code, Section 982(b), any
19 defendant so convicted shall forfeit substitute property, up to the
20 total value of the property described in the preceding paragraph if,
21 as the result of any act or omission of said defendant, the property
22 described in the preceding paragraph, or any portion thereof: (a)
23 cannot be located upon the exercise of due diligence; (b) has been
24 transferred, sold to or deposited with a third party; (c) has been
25 placed beyond the jurisdiction of the court; (d) has been

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1 substantially diminished in value; or (e) has been commingled with
2 other property that cannot be divided without difficulty.

3 A TRUE BILL
4

5 /S/
6 _____
7 Foreperson

8 TRACY L. WILKISON
United States Attorney

9 

10 SCOTT M. GARRINGER
Assistant United States Attorney
Chief, Criminal Division

11 KRISTEN A. WILLIAMS
Assistant United States Attorney
12 Acting Chief, Major Frauds Section

13 ALEXANDER B. SCHWAB
Assistant United States Attorney
14 Deputy Chief, Major Frauds Section

15 ADAM P. SCHLEIFER
Assistant United States Attorney
16 Major Frauds Section

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